

**General Terms and Conditions:**

1. The Fabulous Privileges ("Offers") are applicable to any Hang Seng Bank Limited ("Bank") customer who holds a Family+ account ("Eligible Customer").
2. The Offers are not transferable, and cannot be redeemed or exchanged for cash, other products or discounts, and cannot be used in conjunction with other promotional offers, discounts, coupons, cash coupons or membership benefits / VIP cards / VIP bonus point programmes of the Merchants (unless otherwise specified).
3. The Offers are subject to additional terms and conditions set out by the merchants. Please check with respective merchants.
4. Upon closure of the respective merchants, the relevant offers shall be terminated immediately.
5. All products, services, and information related to the Offers are directly sold and supplied to customers by the respective Merchants who are solely responsible for all related obligations and liabilities.
6. The Offers are governed by this terms and conditions and other terms and conditions stipulated by the Merchants.
7. Prices and product / service / offer descriptions are provided by relevant merchants and are for reference only. Customers understand and accept that the Bank is not the supplier of such product/service/offer purchased, and customers should refer to the relevant Merchants for details. The Bank accepts no liability for the quality of product / service / offer provided by the Merchants.
8. The Bank and the respective Merchants reserve the right to vary or terminate the offers and to amend the terms and conditions at any time and from time to time without prior notice. In case of any dispute, the decision of the Bank and the respective Merchants is final.
9. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
10. These terms and conditions are subject to prevailing regulatory requirements.
11. No person other than the Customer and the Bank (which includes its successors and assigns) has any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these terms and conditions.
12. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version prevails.

**Specific Terms and Conditions:**

1. The promotion period is from 12 January 2026 to 30 June 2026 and the offers are only valid at the PolyVision Eyecare (Causeway Bay), (Taikoo), (Tsimshatsui), (Mongkok), (Shatin) & (Tsuen Wan) Centres ("PolyVision Eyecare Centres").
2. Subject to these terms and conditions:
  - (a) Each Eligible Customer may receive a HK\$100 cash coupon for each purchase at the PolyVision Eyecare Centre ("HK\$100 Cash Coupon Offer"); and
  - (b) Each Eligible Customer may receive 20% off for optical dispensing of spectacles and sunglasses ("20% Off Offer").
3. The 20% Off Offer is applicable to purchase of any optical products at the PolyVision Eyecare Centres except price-controlled items. Valid optical prescription is required. This offer can be used in conjunction with the HK\$100 Cash Coupon Offer.
4. Each person can use each offer once for each purchase. For offer details, please call customer enquiry hotline 2866 9660. For the location of PolyVision Eyecare Centres, please visit <http://polyvision.com.hk/en/>.
5. The above offers cannot be used in conjunction with any other promotional offers or discounts.
6. The terms and conditions of the offers are subject to change without prior notice.
7. In case of dispute, the decision of PolyVision is final and conclusive.